

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Matthew M. Smith
Cindy M. Smith
Debtors

Case No. 18-02366-HWV
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-1
Date Rcvd: Mar 13, 2024

User: AutoDocke
Form ID: fnldecnd

Page 1 of 4
Total Noticed: 59

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 15, 2024:

Recip ID	Recipient Name and Address
db/jdb	+ Matthew M. Smith, Cindy M. Smith, 336 Pleasant Drive, Selinsgrove, PA 17870-9436
5069283	+ FedLoan Servicing, Attention: Bankruptcy, Po Box 69184, Harrisburg, PA 17106-9184
5077905	First National Bank of Pennsylvania, c/o David W. Raphael, Esquire, Grenen & Birsic, PC, One Gateway Center, 9th Floor, Pittsburgh, PA 15222
5069286	+ Jersey Shore State Ban, 300 Market St, Williamsport, PA 17701-6374
5069289	+ South Shore Bank, Attn: Bankruptcy, Po Box 151, Weymouth, MA 02188-0904
5134531	U.S. Department of Education, C/O FedLoan Servicing, P.O. Box 69184, Harrisburg PA 17106-9184
5069301	Wffnb Retail, CscI Dispute Team, Des Moines, IA 50306

TOTAL: 7

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
5069258	+ Email/Text: bankruptcynotices@aarons.com	Mar 13 2024 18:47:00	Aarons Sales & Lease, Attn: Bankruptcy, 309 E Paces Ferry Rd Ne, Atlanta, GA 30305-2367
5069259	+ Email/Text: bankruptcyfcu@affinityfcu.com	Mar 13 2024 18:47:00	Affinity Fcu, 73 Mountainview Blvd Bld, Basking Ridge, NJ 07920-2332
5069260	+ Email/Text: creditcardbkcorrespondence@bofa.com	Mar 13 2024 18:47:00	Bank Of America, Attn: Bankruptcy, Po Box 982238, El Paso, TX 79998-2238
5088125	+ Email/Text: mortgagebkcorrespondence@bofa.com	Mar 13 2024 18:47:00	Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
5069262	+ Email/Text: BarclaysBankDelaware@tsico.com	Mar 13 2024 18:47:00	Barclays Bank Delaware, Attn: Correspondence, Po Box 8801, Wilmington, DE 19899-8801
5069266	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Mar 13 2024 19:04:11	Citibank North America, Citibank Corp/Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034
5085040	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Mar 13 2024 19:04:15	Citibank, N.A., Citibank, N.A., 701 East 60th Street North, Sioux Falls, SD 57104-0432
5069267	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Mar 13 2024 19:04:15	Citicards, Citicorp Credit Services/Attn: Centraliz, Po Box 790040, Saint Louis, MO 63179-0040
5069268	Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Mar 13 2024 18:47:00	Comenity Bank/Bon Ton, Attn: Bankruptcy Dept, Po Box 18215, Columbus, OH 43218
5069270	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Mar 13 2024 18:47:00	Comenity Bank/Metro, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125
5069271	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Mar 13 2024 18:47:00	Comenity Bank/Peebles, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125
5069272	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Mar 13 2024 18:47:00	Comenity Bank/Pier 1, Attn: Bankruptcy Dept, Po

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Case Number	Communication Type	Sender	Date/Time	Recipient/Details
5069273	+ Email/Text	BNC-ALLIANCE@QUANTUM3GROUP.COM	Mar 13 2024 18:47:00	Box 182125, Columbus, OH 43218-2125
5069269	+ Email/Text	BNC-ALLIANCE@QUANTUM3GROUP.COM	Mar 13 2024 18:47:00	Comenity Bank/Victoria Secret, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125
5069274	Email/Text	BNC-ALLIANCE@QUANTUM3GROUP.COM	Mar 13 2024 18:47:00	Comenity Bank/ctpr&bks, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125
5069275	+ Email/Text	BNC-ALLIANCE@QUANTUM3GROUP.COM	Mar 13 2024 18:47:00	Comenity Capital/Zales, Attn: Bankruptcy Dept, Po Box 18215, Columbus, OH 43218
5069276	+ Email/Text	BNC-ALLIANCE@QUANTUM3GROUP.COM	Mar 13 2024 18:47:00	Comenitybank/venus, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125
5069277	+ Email/Text	BNC-ALLIANCE@QUANTUM3GROUP.COM	Mar 13 2024 18:47:00	Comenitybank/wayfair, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125
5069278	+ Email/PDF	creditonebknofications@resurgent.com	Mar 13 2024 18:52:19	Comenitycapital/bosco, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125
5069298	Email/PDF	Citi.BNC.Correspondence@citi.com	Mar 13 2024 18:53:46	Credit One Bank, Attn: Bankruptcy, Po Box 98873, Las Vegas, NV 89193-8873
5072874	Email/Text	mrdiscen@discover.com	Mar 13 2024 18:47:00	Visa Dept Store National Bank/Macy's, Attn: Bankruptcy, Po Box 8053, Mason, OH 45040
5069280	+ Email/Text	mrdiscen@discover.com	Mar 13 2024 18:47:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
5069284	Email/Text	collecadminbankruptcy@fnni.com	Mar 13 2024 18:47:00	Discover Financial, Po Box 3025, New Albany, OH 43054-3025
5072703	Email/Text	collecadminbankruptcy@fnni.com	Mar 13 2024 18:47:00	First National Bank, Attn: Tina, 1620 Dodge St Mailstop 4440, Omaha, NE 68197
5077904	+ Email/Text	ElectronicBankruptcyNotices@fnb-corp.com	Mar 13 2024 18:47:00	First National Bank of Omaha, 1620 Dodge Street, Stop code 3105, Omaha, NE 68197
5069285	+ Email/Text	ElectronicBankruptcyNotices@fnb-corp.com	Mar 13 2024 18:47:00	First National Bank of Pennsylvania, 4140 East State Street, Hermitage, PA 16148-3401
5069264	Email/PDF	ais.chase.ebn@aisinfo.com	Mar 13 2024 18:52:12	First Natl Bk Of Pa, 1 Fnb Blvd, Hermitage, PA 16148-3363
5069287	+ Email/Text	PBNCNotifications@peritussservices.com	Mar 13 2024 18:47:00	Chase Card Services, Correspondence Dept, Po Box 15298, Wilmington, DE 19850
5095384	^	MEBN	Mar 13 2024 18:44:15	Kohls/Capital One, Kohls Credit, Po Box 3120, Milwaukee, WI 53201-3120
5086659	Email/PDF	resurgentbknofications@resurgent.com	Mar 13 2024 18:52:29	LAKEVIEW LOAN SERVICING LLC, PO BOX 840, Buffalo, NY 14240-0840
5069288	Email/Text	camanagement@mtb.com	Mar 13 2024 18:47:00	LVNV Funding, LLC its successors and assigns as, assignee of North Star Capital, Acquisition LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
5095329	Email/PDF	PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Mar 13 2024 18:52:56	M & T Bank, Attn: Bankruptcy, Po Box 844, Buffalo, NY 14240
5069763	+ Email/PDF	PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Mar 13 2024 18:52:14	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
5093534	Email/Text	bnc-quantum@quantum3group.com	Mar 13 2024 18:47:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5093533	Email/Text	bnc-quantum@quantum3group.com	Mar 13 2024 18:47:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
5092412	Email/Text	bnc-quantum@quantum3group.com	Mar 13 2024 18:47:00	Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788, Kirkland, WA 98083-0788
				Quantum3 Group LLC as agent for, MOMA Trust

			LLC, PO Box 788, Kirkland, WA 98083-0788
5095929	+ Email/Text: bncmail@w-legal.com	Mar 13 2024 18:47:00	SYNCHRONY BANK, c/o Weinstein & Riley, PS, 2001 Western Ave., Ste 400, Seattle, WA 98121-3132
5069290	+ Email/PDF: ais.sync.ebn@aisinfo.com	Mar 13 2024 18:53:41	Synchrony Bank/ JC Penneys, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
5069291	+ Email/PDF: ais.sync.ebn@aisinfo.com	Mar 13 2024 18:53:38	Synchrony Bank/Amazon, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
5069292	+ Email/PDF: ais.sync.ebn@aisinfo.com	Mar 13 2024 19:04:16	Synchrony Bank/Lowes, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
5069293	+ Email/PDF: ais.sync.ebn@aisinfo.com	Mar 13 2024 18:52:17	Synchrony Bank/Sams Club, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
5069294	+ Email/PDF: ais.sync.ebn@aisinfo.com	Mar 13 2024 19:04:15	Synchrony Bank/ShopNBC, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
5069295	+ Email/PDF: ais.sync.ebn@aisinfo.com	Mar 13 2024 19:04:08	Synchrony Bank/Walmart, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
5081976	Email/Text: RPSBankruptcyBNCNotification@usbank.com	Mar 13 2024 18:47:00	U.S. Bank NA dba Elan Financial Services, Bankruptcy Department, PO Box 108, St. Louis MO 63166-0108
5069281	Email/Text: RPSBankruptcyBNCNotification@usbank.com	Mar 13 2024 18:47:00	Elan Financial Service, Attn: Bankruptcy, Po Box 5229, Cincinnati, OH 45201
5519732	+ Email/Text: EBN@edfinancial.com	Mar 13 2024 18:47:00	US Dept. of Education, 120 N. Seven Oaks Dr., Knoxville, TN 37922-2359
5069297	+ Email/Text: wfmelectronicbankruptcyntifications@verizonwireless.com	Mar 13 2024 18:47:00	Verizon, Verizon Wireless Bk Admin, 500 Technology Dr Ste 550, Weldon Springs, MO 63304-2225
5093112	Email/PDF: ebn_ais@aisinfo.com	Mar 13 2024 18:52:56	Verizon, by American InfoSource LP as agent, PO Box 248838, Oklahoma City, OK 73124-8838
5069299	+ Email/Text: bnc-bluestem@quantum3group.com	Mar 13 2024 18:47:00	Webbank/Gettington, Attn: Bankruptcy, 6250 Ridgewood Rd, Saint Cloud, MN 56303-0820
5093603	Email/PDF: ais.wellsfargo.ebn@aisinfo.com	Mar 13 2024 19:04:16	Wells Fargo Bank N.A., d/b/a Wells Fargo Auto, PO Box 19657, Irvine, CA 92623-9657
5069300	+ Email/PDF: ais.wellsfargo.ebn@aisinfo.com	Mar 13 2024 18:52:12	Wells Fargo Dealer Services, Attn: Bankruptcy, Po Box 19657, Irvine, CA 92623-9657
5094678	Email/PDF: bncnotices@becket-lee.com	Mar 13 2024 19:04:08	eCAST Settlement Corporation, PO Box 29262, New York NY 10087-9262
TOTAL: 52			

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*+	First National Bank of Pennsylvania, 4140 East State Street, Hermitage, PA 16148-3401
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
cr	*	eCAST Settlement Corporation, PO Box 29262, New York, NY 10087-9262
5069261	*+	Bank Of America, Attn: Bankruptcy, Po Box 982238, El Paso, TX 79998-2238
5069263	*+	Barclays Bank Delaware, Attn: Correspondence, Po Box 8801, Wilmington, DE 19899-8801
5069279	*+	Credit One Bank, Attn: Bankruptcy, Po Box 98873, Las Vegas, NV 89193-8873
5069265	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court., Chase Card Services, Correspondence Dept, Po Box 15298, Wilmington, DE 19850
5069296	*+	Synchrony Bank/Walmart, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
5069282	*P++	US BANK, PO BOX 5229, CINCINNATI OH 45201-5229, address filed with court., Elan Financial Service, Attn: Bankruptcy, Po Box 5229, Cincinnati, OH 45201

TOTAL: 0 Undeliverable, 9 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 15, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 13, 2024 at the address(es) listed below:

Name	Email Address
Chad James Julius	on behalf of Debtor 1 Matthew M. Smith cjulius@ljacobsonlaw.com brhoades@ljacobsonlaw.com;derashade527@outlook.com
Chad James Julius	on behalf of Debtor 2 Cindy M. Smith cjulius@ljacobsonlaw.com brhoades@ljacobsonlaw.com;derashade527@outlook.com
David William Raphael	on behalf of Creditor First National Bank of Pennsylvania raphaeld@fnb-corp.com
Jack N Zaharopoulos	TWecf@pamd13trustee.com
James Warmbrodt	on behalf of Creditor Lakeview Loan Servicing LLC bkgroup@kmlawgroup.com
Michael Patrick Farrington	on behalf of Creditor Lakeview Loan Servicing LLC mfarrington@kmlawgroup.com
United States Trustee	ustpregion03.ha.ecf@usdoj.gov

TOTAL: 7

UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF PENNSYLVANIA

In re:

Matthew M. Smith,

Chapter 13

Debtor 1

Cindy M. Smith,

Case No. 1:18-bk-02366-HWV

Debtor 2

Social Security No.:

xxx-xx-8043

xxx-xx-5317

Employer's Tax I.D. No.:

FINAL DECREE

The estate of the above named debtor(s) has been fully administered and the deposit required by the plan has been distributed.

IT IS ORDERED THAT:

Jack N Zaharopoulos

is discharged as trustee of the estate of the above named debtor(s); the case is closed without a discharge having been issued for **Matthew M. Smith** in accordance with §1328 of the Bankruptcy Code.

By the Court,



Henry W. Van Eck, Chief Bankruptcy Judge

Dated: March 13, 2024

fnldec (01/22)